

Claims

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What is claimed is:

1. A method of payment using tokens issued by a third party, during a transaction between a first and second party, and where the third party does not take part in the transaction, comprising the following steps:

10 a. (A) transaction management unit, pertaining to the software of the first party, receives from a user there a request to perform a service for which payment with tokens is required;

15 b. (The management unit checks whether there are yet unused tokens available in the system, that is tokens whose status is "ready" as opposed to "used" or "canceled".

If an unused token was found, go to step (c);
 20 If there are no available tokens, then indicate to the user that the service cannot be performed because of lack of tokens, then END;

25 c. (The management unit requests and/or retrieves information on an available (unused as yet) token from a database or storage unit pertaining to the software of the first party.

The status of the token which was retrieved is automatically changed in the database, and will thereafter be designated as "used" or "canceled";

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- 5 d. During a subsequent transaction with the second party, the management unit sends information relating to the token now used and canceled to the second party, through a communication channel.
- 10 2. The method of payment according to claim 1, wherein after step (d) the first user further sends to the second user information relating to previous token or tokens used by the first user.
- 15 3. The method of payment according to claim 1, wherein after step (d) the first user further sends to the second user information relating to the use of token or tokens by other parties, as reported to the first party during previous transactions.
- 20 4. The method of payment according to claim 1, wherein the second user receives information relating to the use of tokens by other parties, and discards the oldest information to limit the total information stored therein.
- 25 5. A method for monitoring the proper use of tokens during a transaction between a first and second party, where a third party has issued the tokens to the first party but does not take part in the transaction, comprising the following steps:
- a. The first party sends to the second party a report including information relating to the token used and canceled by the first party for that transaction;

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- 10 b. The second party maintains a database of previous reports
relating to tokens used in the past, and the report received in
5 step (a) is added to the database;
- c. The second party compares the information received in step (a)
with previous reports for the same first party;
- 10 d. If the comparison detects a violation of the rules for the use of
tokens, then the second party stores that information and/or displays a
violation report and/or reports that to the tokens issuer, and/or sends
a note to the first party of such token.
- 15 6. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (b) the second party maintains a database of
previous reports relating to tokens used in the past by the first party.
- 20 7. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (b) the second party maintains a database of
previous reports relating to tokens used in the past by a plurality of
other parties or users.
- 25 8. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (b) the database of previous reports is being
updated to include the latest reports, and the oldest reports are
deleted therefrom.

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9. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (d) one of the rules for use of tokens is that
5 no token is allowed to be used twice.

10. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (d) one of the rules for use of tokens is that
the serial number of successive tokens should be in ascending order.
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11. The method for monitoring the proper use of tokens according to
claim 5, wherein in step (d) one of the rules for use of tokens is that
the serial number of issued tokens should correspond to a document or
permit issued by the third party.
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12. A system for managing and monitoring the use of tokens during
transactions between a first and a second party, comprising:
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a. a transactions management unit using tokens, wherein the unit is
20 activated when a local user requires to perform a service for which
payment using tokens is required, to activate tokens stored in a tokens
database;

b. a tokens database which includes information on tokens acquired
25 from the third party, and wherein each token presented to the management
unit to be used is then designated as "used" or "canceled" to prevent
the use of the same token in subsequent transactions;
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- c. a tokens use monitoring unit, to verify the correct use of tokens by other parties who connect to the local system;
- 5 d. a database of tokens reports, including information on acquired tokens which are available for performing the service for fee, and wherein each token includes status indicating means, which change from "ready" to "used" or "canceled" after a token is used;
- 10 e. a communication channel to other users.
13. The managing and monitoring system according to claim 12, wherein a software package to implement the managing and monitoring system is installed in the facilities of the first and second party and of any party which may take part in transactions using tokens.
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14. The managing and monitoring system according to claim 12, wherein the transactions management unit will perform the required service only if there are available tokens, that is tokens which are not "canceled" or "used" , in the database of tokens reports.
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15. The managing and monitoring system according to claim 12, wherein the communication channel may include a telephone line and/or a wireless link or a connection to Internet or other means for performing a digital communication session with other users.
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